

Issue 24: INSIDER'S EDGE: Coming to America

Greetings and salutations, Insiders! Medicaid Marge back again to satisfy your curiosity about all the changes coming to Maryland thanks to health reform. Many readers are wondering how health reform will impact individuals who have immigrated to the United States. Time to shed some light on the situation!



Will the five year bar still apply?

Yes, the five year bar will still apply when it comes to qualifying for Medicaid. Just like today, the five year bar will *not* apply to pregnant women and children. Immigrants who have refugee status can also qualify for Medicaid without the five-year waiting period.



One important change? Recent lawfully present immigrants who haven't met the five-year bar can still apply for health coverage through a qualified health plan (QHP) using Maryland Health Connection.

Thanks to the Affordable Care Act, lawfully present immigrants at any income level up to 400% FPL who are ineligible for Medicaid *are* eligible for advance premium tax credits (APTC) and cost sharing reductions (CSR) to reduce the cost of coverage through a QHP. To qualify, such individuals must be lawfully present *and* meet all of the other APTC eligibility criteria.

What will happen to undocumented and nonqualified aliens?

Individuals who are not legally in the United States are not eligible for Medicaid, APTC, or CSR. They cannot purchase health insurance coverage through a QHP.

Undocumented and nonqualified aliens will continue to be eligible for emergency medical services. Non-MAGI undocumented or ineligible aliens will continue to be determined on CARES. These individuals will be in coverage group X02.

Undocumented and nonqualified aliens in MAGI will be determined as X03 beginning January 1, 2014. This means nonqualified alien children, parents, childless adults and pregnant women will be determined "otherwise eligible" at the new MAGI income limits. Nonqualified alien pregnant women can apply using Maryland Health Connection's external public portal during their pregnancy for coverage of their labor and delivery services. All other nonqualified aliens should apply for benefits by meeting with a caseworker at a local health department or department of social services where a caseworker can enter their information into Maryland Health Connection using the internal portal.

Questions? Send me a message, dhmh.medicaidmarge@maryland.gov.